



SW Jones District Neighborhood

On October 15th, Shannon Jarecki, from The Women's Community, spoke on Domestic Abuse. Shannon is the Domestic Abuse Program Coordinator. Shannon discussed their program that does not just affect the individual but the family. She discussed how they bring back normalcy to their environment, how they assist with discussions, how they help with to get in an apartment or home, assist with school situations, work, etc. We discussed briefly items that are needed to assist with getting back on their feet.

Officer Jon Kindlarski discussed events that are going on the community, where we want to go with the group and safety issues for Halloween night.

I asked if there would be any individual that would be able to assist with the newsletter and any ideas on how to group our group. Lynn and Joe stepped up to the challenge. I would have to give them some information to further their goal to expand the group. Since I have been extremely busy with personal issues, city and county budgets, I have not been able to succeed with that mission. I am hoping this next month I will be more available to obtain the information for Lynn and Joe.

Hang Up...Hang Up...Hang Up

It seems so simple... "I will just hang up the phone on scammers." Why do so many people still fall into their traps? Come join Wausau Police Detective Jon Kindlarski for a FREE city wide crime prevention program focusing on current scams, how they work, how criminals "set the hook," and convince you to turn over (steal) your money. Jon will share with you tips on how not to get scammed. This program is open to all residents. Caregivers will also find this program beneficial to help our "at-risk" or vulnerable community members.

Join us on November 19th in the cafeteria at GD Jones Elementary School, 1018 S. 12th Ave (at the corner of W. Rosecrans St and S. 12th Ave). The program begins at 6:00 PM and will last for approximately 45 minutes. No reservations are needed. This program is co-sponsored by the SW Jones District Neighborhood Group in cooperation with Wausau Police.

On November 19, Detective Kindlarski will be speaking on phone scams. They seem to be an on-going in the city. I just received another call the other regarding my mother's credit card, she has none. Please share and invite your neighbors, friends, family to join us on Wednesday for this discussion.

Next month I will be having guest speaker Keene Winters who will be having a discussion with the neighborhood about the future of City of Wausau – Public Administrator, Mayor, or both Public Administrator and Mayor, or Public Manager. This is a very important discussion since this will be on a referendum in April 2015. Every vote will be necessary for the council to decide what avenue the city will take to move forward with the city administration of duties.

We will also have a brief Christmas Party, so cookies and desserts will be welcomed. A full meal will not be in order this year since we have a guest speaker.

Everyone have a safe Thanksgiving Holiday.

Sherry Abitz - District 10
715-843-0990



“The Briefing Sheet”

November 2014 Neighborhood Group Meeting
Prepared by Detective Jon Kindlarski (715) 261-7969



City Wide Crime Prevention Program: Phone Scams

- Welcome: Alderperson Sherry Abitz
- **Federal Trade Commission Resource:** <http://www.consumer.ftc.gov/articles/0076-phone-scams>
- Program on Hang up, hang up, hang up: how to identify and prevent telephone scams

Telephone Scam Tips:

- We will be discussing materials provided by the Federal Trade Commission
 - Throughout the discussion Detective Kindlarski will provide examples of scams in the Wausau area. Plus we will learn “clues” on how to identify and defeat the scammers
- Signs of a Scam
 - Video
- How They Hook You
 - Everyone likes a “deal”. Promises of prize winnings or a special offer.
 - The old saying...”if it sounds too good to be true...”
 - Be careful of fake credentials, websites or bogus business addresses.
 - With a simple on-line search people can learn about you. “Hello Mr. Jones I see you are a military man; have I got a special veteran’s offer for you.”
- Why They’re Calling You
 - 1) You answered their telephone call and 2) you have a wallet
 - Your phone number is listed
 - In the past you filled out a warranty or information card
 - You have been a victim before (bad people keep lists of victims)
- How to Handle Unexpected Calls
 - After listening to the introduction just hang up.
 - Or, “no, thank you” and hang up.
 - Really...it’s okay to hang up.
- What To Do About Pre-Recorded Calls (Robocalls)
 - Video
- Summary on Hang up, hang up, hang up.
- Open Discussion (Question and Answer period)

NEW Changes to the WI No Call List

- State and federal lists have now merged
- You only have to call one time to register and it is good for as long as you have the phone number
- Residential lines, cell phones, and VoIP (Voice over Internet Protocol) numbers are eligible
- DATCP resource: http://datcp.wi.gov/Consumer/No_Call/

Next Month: Holiday Safety Tips

- Tis the season for holiday fun, together let’s make it a safe one. Join us for tips and suggestions to help keep your season “Merry and Bright”.

The Wausau Police Department strives for excellence in policing by partnering with the community to enhance the quality of life.



FEDERAL TRADE COMMISSION
CONSUMER INFORMATION
consumer.ftc.gov

Phone Scams

Every year, thousands of people lose money to telephone scams — from a few dollars to their life savings. Scammers will say anything to cheat people out of money. Some seem very friendly — calling you by your first name, making small talk, and asking about your family. They may claim to work for a company you trust, or they may send mail or place ads to convince **you** to call **them**.

If you get a call from someone you don't know who is trying to sell you something you hadn't planned to buy, say "No thanks." And, if they pressure you about giving up personal information — like your credit card or Social Security number — it's likely a scam. Hang up and report it to the Federal Trade Commission.

- Signs of a Scam
- How They Hook You
- Why They're Calling You
- How to Handle an Unexpected Sales Call
- What To Do About Pre-Recorded Calls

Signs of a Scam

Often, scammers who operate by phone don't want to give you time to think about their pitch; they just want you to say "yes." But some are so cunning that, even if you ask for more information, they seem happy to comply. They may direct you to a website or otherwise send information featuring "satisfied customers." These customers, known as shills, are likely as fake as their praise for the company.

Here are a few red flags to help you spot telemarketing scams. If you hear a line that sounds like this, say "no, thank you," hang up, and file a complaint with the FTC:

- *You've been specially selected (for this offer).*
- *You'll get a free bonus if you buy our product.*
- *You've won one of five valuable prizes.*
- *You've won big money in a foreign lottery.*
- *This investment is low risk and provides a higher return than you can get anywhere else.*
- *You have to make up your mind right away.*
- *You trust me, right?*

- *You don't need to check our company with anyone.*
- *We'll just put the shipping and handling charges on your credit card.*

Join the National Do Not Call List

Register your home and mobile phone numbers with the [National Do Not Call Registry](#). This won't stop all unsolicited calls, but it will stop most.

If your number is on the registry and you still get calls, they're probably from scammers ignoring the law. Hang up, and report them at www.donotcall.gov.

How They Hook You

Scammers use exaggerated — or even fake — prizes, products or services as bait. Some may call you, but others will use mail, texts, or ads to get you to call them for more details. Here are a few examples of “offers” you might get:

- **Travel Packages.** “Free” or “low cost” vacations can end up costing a bundle in hidden costs. Some of these vacations never take place, even after you've paid.
- **Credit and loans.** [Advance fee loans](#), [payday loans](#), [credit card protection](#), and offers to [lower your credit card interest rates](#) are very popular schemes, especially during a down economy.
- **Sham or exaggerated [business](#) and [investment opportunities](#).** Promoters of these have made millions of dollars. Scammers rely on the fact that business and investing can be complicated and that most people don't research the investment.
- **Charitable causes.** Urgent requests for recent disaster relief efforts are especially common on the phone.
- **High-stakes [foreign lotteries](#).** These pitches are against the law, which prohibits the cross-border sale or purchase of lottery tickets by phone or mail. What's more, you may never see a ticket.
- **Extended car warranties.** Scammers find out what kind of car you drive, and when you bought it so they can urge you to buy overpriced — or worthless — plans.
- **“Free” trial offers.** Some companies use free trials to sign you up for products — sometimes lots of products — which can cost you lots of money because they bill you every month until you cancel.

Why They're Calling You

Everyone's a potential target. Fraud isn't limited to race, ethnic background, gender, age, education, or income. That said, some scams seem to concentrate in certain groups. For example, older people may be targeted because the caller assumes they may live alone, have a nest egg, or may be more polite toward strangers.

How to Handle an Unexpected Sales Call

Questions to Ask

When you get a call from a telemarketer, ask yourself:

- **Who's calling... and why?** The law says telemarketers must tell you it's a sales call, the name of the seller and what they're selling before they make their pitch. If you don't hear this information, say "no thanks," and get off the phone.
- **What's the hurry?** Fast talkers who use high pressure tactics could be hiding something. Take your time. Most legitimate businesses will give you time and written information about an offer before asking you to commit to a purchase.
- **If it's free, why are they asking me to pay?** Question fees you need to pay to redeem a prize or gift. Free is free. If you have to pay, it's a purchase — not a prize or a gift.
- **Why am I "confirming" my account information — or giving it out?** Some callers have your billing information before they call you. They're trying to get you to say "okay" so they can claim you approved a charge.
- **What time is it?** The law allows telemarketers to call **only** between 8 am and 9 pm. A seller calling earlier or later is ignoring the law.
- **Do I want more calls like this one?** If you don't want a business to call you again, say so and register your phone number on the [National Do Not Call Registry](#). If they call back, they're breaking the law.

Some Additional Guidelines

- Resist pressure to make a decision immediately.
- Keep your credit card, checking account, or Social Security numbers to yourself. Don't tell them to callers you don't know — even if they ask you to "confirm" this information. That's a trick.
- Don't pay for something just because you'll get a "free gift."
- Get all information in writing before you agree to buy.
- Check out a charity before you give. Ask how much of your donation actually goes to the charity. Ask the caller to send you written information so you can make an informed decision without being pressured, rushed, or guilted into it.
- If the offer is an investment, check with your state securities regulator to see if the offer — and the offeror — are properly registered.
- Don't send cash by messenger, overnight mail, or money transfer. If you use cash or a money transfer — rather than a credit card — you may lose your right to dispute fraudulent charges. The money will be gone.
- Don't agree to any offer for which you have to pay a "registration" or "shipping" fee to get a prize or a gift.
- Research offers with your consumer protection agency or state Attorney General's office before you agree to send money.

- Beware of offers to “help” you recover money you have already lost. Callers that say they are law enforcement officers who will help you get your money back “for a fee” are scammers.
- Report any caller who is rude or abusive, even if you already sent them money. They'll want more. Call 1-877-FTC-HELP or visit ftc.gov/complaint.

What To Do About Pre-Recorded Calls

If you answer the phone and hear a recorded message instead of a live person, it's a robocall. Recorded messages that are trying to sell you something are generally illegal unless you have given the company written permission to call you.

If you get a robocall:

- Hang up the phone. Don't press 1 to speak to a live operator or any other key to take your number off the list. If you respond by pressing any number, it will probably just lead to more robocalls.
- Consider asking your phone company whether they charge for blocking phone numbers. Remember that telemarketers change Caller ID information easily and often, so it might not be worth paying a fee to block a number that will change.
- Report your experience to the [FTC online](http://FTC.gov) or by calling 1-888-382-1222.

If you get phone service through internet or cable, you might want to look into services that screen and block robocalls. Try doing an online search for “block robocalls.”

February 2014

Sign up for the Wisconsin Do Not Call Registry

Wisconsin's Bureau of Consumer Protection (DATCP) works to enforce the Do Not Call law, protecting Wisconsin residents from unwanted sales calls.

Criminals often use telemarketing as a tool to reach their victims. If your number is on the Do Not Call Registry and you receive an unsolicited sales call, it's probably fraudulent.

Please help reduce unwanted sales calls and deter fraud.



IMPORTANT CHANGES to Wisconsin's Do Not Call law are effective August 1, 2014.

- Beginning August 1, registration on the Wisconsin Do Not Call Registry is permanent. Wisconsin residents no longer have to sign up every two years. Sign up once, and you're done, as long as you have that number.
- Wisconsin will use the federal Do Not Call list beginning on August 1. Numbers on the Wisconsin No Call List will automatically be transferred to the federal list.
- To verify that your number is registered, go to the DATCP website or call 1-888-382-1222 (TTY: 1-866-290-4236). You must call from the phone you want to verify.
- The important protections provided by Wisconsin's telemarketing laws will remain in place.

How Do I Register?

Register online or call from the phone you are registering: 1-888-382-1222 (TTY: 1-866-290-4236). By calling this number you are automatically enrolled in BOTH the federal and state programs for life (no longer do you have to re-register every two years). Residential cell phones, landlines, and VoIP numbers are eligible for registry. After you register, your phone number will show up on the registry by the next day. Telemarketers covered by the Do Not Call Registry have up to 31 days from the date you register to stop calling you. If you receive a call from a telemarketer after 31 days, file a complaint.

Why Do I Get Calls When I'm On The Registry?

The Do Not Call Registry is a tool to reduce the number and frequency of unwanted calls. Some businesses or organizations are permitted by law to call numbers on the registry, including:

- Organizations with which you have established a business relationship
- Organizations you have given prior consent to contact you
- Tax-exempt nonprofit organizations

- Noncommercial calls such as polls, surveys and political messages
- Calls made to a number listed in the current local business telephone directory
- Calls made by an individual acting on his or her own behalf and not as an employee or agent of any other person

Robocalls If you answer the phone and hear a recorded message instead of a live person, it's a robocall. You've probably gotten robocalls about candidates running for office, or charities asking for donations. These robocalls are allowed. But if the recording is a sales message and you haven't given your permission to get calls from the company on the other end, the call is illegal. In addition to the phone calls being illegal, their pitch most likely is a scam.

WHY AM I GETTING SO MANY ROBOCALLS?

Technology is the answer. Companies are using autodialers that can send out thousands of phone calls every minute for an incredibly low cost. The companies that use this technology don't bother to screen for numbers on the Do Not Call Registry. If a company doesn't care about obeying the law, you can be sure they're trying to scam you.

What Should I Do About Robocalls?

- Hang up the phone. Don't press 1 to speak to a live operator and don't press any other number to get your number off the list. If you respond by pressing any number, it will probably just lead to more robocalls.
- Consider contacting your phone provider and asking them to block the number, and whether they charge for that service. Remember that telemarketers change Caller ID information easily and often, so it might not be worth paying a fee to block a number that will change.
- Report the violation online or call 1-800-422-7128

Do Not Text Me

Wisconsin law protects cell phone users from unwanted texts. If your cell phone number is on the Do Not Call Registry, unsolicited text sales pitches are illegal. The same exceptions apply to texting.

Report Violations

The Bureau of Consumer Protection is committed to ensuring that Wisconsin's Do Not Call law is enforced. If you are on the Do Not Call Registry and you get a call from a telemarketer 31 days after you registered your number, go to the DATCP website and file a complaint or call 1-800-422-7128.

Please provide as much information as you can, including the name of the telemarketing company, the location from which they are calling, the name of the person calling, the phone number and the product or service they called to sell.

More Information and Information Source: http://datcp.wi.gov/Consumer/No_Call/